

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Arthur Fields
Eunice Mae Fields
Debtors

Case No. 14-01662-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DGeorge
Form ID: 3180W

Page 1 of 2
Total Noticed: 26

Date Rcvd: Jul 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2019.

db/jdb
4474109 +Arthur Fields, Eunice Mae Fields, 144 Seminole Trail, Tobyhanna, PA 18466-7896
4474113 +Berkheimer Tax Administrator, PO Box 995, 50 N Seventh Street, Bangor, PA 18013-1731
4474117 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
+Harvest Credit Management V, LLC, a Colorado Limited Liability Corp.,
600 17th Street, STE 850 So, Denver, CO 80202-5402
4474118 Hyat, Hyat & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500
4538538 +JPMorgan Chase Bank, N.A., 3415 Vision Drive, OH4-7142, Columbus, OH 43219-6009
4474121 NY Downtown Surgical Assoc., PO Box 843381, Boston, MA 02284-3381
4474120 +New York Downtown Hospital, 575 Lexington Ave STE 540, New York, NY 10022-6145
4571682 +Pocono Farms Country Club Association inc, Hludzik Law Offices PC, 67 West Butler Drive,
Drums, PA 18222-2308
4552554 +Pocono Farms Country Club Association, Inc., 182 Lake Road, Tobyhanna, PA 18466-8033
4474123 Pocono Farms County Club Assoc., 7000 Lake Road, Tobyhanna, PA 18466-8948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4474108 EDI: AFNIRECOVERY.COM Jul 11 2019 23:13:00 AFNI, Inc., PO Box 3427,
Bloomington, IL 61702-3427
4474107 +EDI: AFNIRECOVERY.COM Jul 11 2019 23:13:00 Afni, Inc., Attn: Bankruptcy, Po Box 3097,
Bloomington, IL 61702-3097
4500915 EDI: AIS.COM Jul 11 2019 23:13:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4482370 EDI: AIS.COM Jul 11 2019 23:13:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
4474110 +E-mail/Text: notices@burt-law.com Jul 11 2019 19:13:46 Burton Neil & Assoc.,
1060 Andrew Drive, Suite 170, West Chester, PA 19380-5600
4474111 +EDI: CAPITALONE.COM Jul 11 2019 23:13:00 Cap One, Po Box 30253,
Salt Lake City, UT 84130-0253
4474112 +EDI: CHASE.COM Jul 11 2019 23:13:00 Chase Bank, Attn: Bankruptcy, PO Box 15298,
Wilmington, DE 19850-5298
4474114 +EDI: CHASE.COM Jul 11 2019 23:13:00 Chase Mht Bk, Attention: Bankruptcy, Po Box 15298,
Wilmington, DE 19850-5298
4474115 EDI: DISCOVER.COM Jul 11 2019 23:13:00 Discover Financial Service, PO Box 15316,
Wilmington, DE 19850
4476576 EDI: DISCOVER.COM Jul 11 2019 23:13:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
4474116 +EDI: AMINFOFP.COM Jul 11 2019 23:13:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145
4474119 +EDI: MID8.COM Jul 11 2019 23:13:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
4474122 E-mail/Text: blegal@phfa.org Jul 11 2019 19:13:34 PA Housing Finance Agency, PO Box 15206,
Harrisburg, PA 17105-5206
4474124 +E-mail/Text: bkcy@sacor.net Jul 11 2019 19:13:40 Sacor Financial Inc.,
1911 Douglas Blvd. #85-205, Roseville, CA 95661-3811
4474125 +EDI: VERIZONCOMB.COM Jul 11 2019 23:13:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Pocono Farms Country Club Association, Inc., 182 Lake Road, Tobyhanna, PA 18466-8033

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
George Robert Hludzik on behalf of Creditor Pocono Farms Country Club Association, Inc.
georgeh@slusserlawfirm.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kim M Diddio on behalf of Debtor 1 Arthur Fields kdiddio@diddiolaw.com,
kdiddio@gmail.com;r52326@notify.bestcase.com
Kim M Diddio on behalf of Debtor 2 Eunice Mae Fields kdiddio@diddiolaw.com,
kdiddio@gmail.com;r52326@notify.bestcase.com
Thomas I Puleo on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1 **Arthur Fields**
First Name Middle Name Last Name
Debtor 2 **Eunice Mae Fields**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-01662-RNO**

Social Security number or ITIN **xxx-xx-5533**
EIN --
Social Security number or ITIN **xxx-xx-3162**
EIN --

Order of Discharge

12/18

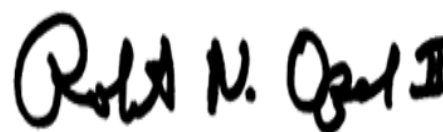
IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arthur Fields
aka Arthur L Fields, aka Arthur Lee Fields

Eunice Mae Fields
aka Eunice Fields, aka Eunice M Fields

By the
court:

7/11/19



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DGeorge, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.